This listing of claims will replace all prior versions and listings of claims in the Application.

LISTING OF CLAIMS:

1. (Currently Amended) An in-store redemption system for generating coupons

comprising:

a database of coupon information including coupons available, consumer account

information, and information for associating selected ones of the available coupons with

consumer accounts;

means, located at a retail location, for accessing a the database, the means for accessing

including, input means for enabling a consumer to enter account information, display means for

displaying the coupons available to the consumer account, and selection means for enabling the

consumer account to select desired ones of the displayed coupons, said database including a list

of consumer names, consumer identification data and virtual coupon data corresponding to each

consumer name;

data entry means for entering consumer identification data for a consumer using said in-

store redemption system;

first generating means a printer, located at the retail location, for printing a coupon the

selected coupons, in response to a command input by the consumer, based upon said virtual

coupon data corresponding to said consumer-identification data of said consumer using said in-

store redemption system; and

redemption means, at a retail location checkout, including a scanner and means for

determining if a coupon presented by consumer is valid prior to crediting the consumer with a

redemption value associated with the coupon. processing means for receiving a request by said

consumer using said in store redemption system for redemption of a selected virtual coupon

corresponding to said consumer identification data, and for generating redemption data

indicating said selected virtual coupon has been redeemed; and

updating means for updating the virtual coupon data presented to the consumer based on

the redemption data.

2. (Previously Presented) The in-store redemption system of claim 1, wherein said

means for accessing comprise a keyboard.

3. (Previously Presented) The in-store redemption system of claim 2, wherein said

means for accessing further comprise means for transmitting data to and from a remote computer

network.

4. (Currently Amended) The in-store redemption system of claim 1 wherein said

processing redemption means comprises:

means for counting a number of times the consumer redeemed a particular virtual

coupon, and

fraud indication means for indicating fraud if the number of times a virtual coupon is

redeemed by the consumer exceeds a predetermined amount.

5. (Currently Amended) The in-store redemption system of claim 4, wherein the

consumer identification data account information is imprinted on a selected coupon as a bar

code.

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6. (Currently Amended) The in-store redemption system of claim 3, wherein said processing redemption means retrieves virtual coupon data information from said database.

- 7. (Currently Amended) The in-store redemption system of claim 3, wherein said data entry means for accessing comprise a computer diskette.
- 8. (Previously Presented) The in-store redemption system of claim 7, wherein said computer diskette contains data from said remote computer network entered on said computer diskette prior to use of said in-store redemption system.
- 9. (Currently Amended) The in-store redemption system of claim 4<u>15</u>, wherein the updating means provides additional virtual coupons for a selected category of products based on the redemption data of the consumer.
- 10. (Currently Amended) The in-store redemption system of claim 4<u>15</u>, wherein the updating means provides fewer virtual coupons for a selected category of products based on the redemption data of the consumer.
 - 11. (Currently Amended) A system for generating coupons, comprising:
- a database of coupon information including coupons available, consumer account information, and information associating selected ones of the available coupons with consumer accounts including at least a list of consumer names, consumer identification data, virtual coupon data corresponding to each consumer name, and a code identifying a selected product associated with the virtual coupon data;

a database access module, located at a retail location, that accesses the database by enabling a consumer to enter account information, displaying the coupons available to the consumer account, and enabling the consumer account to select desired ones of the displayed coupons a data entry module for enabling entry of consumer identification data for a consumer using the system;

a first-generating module printer, located at the retail location, that generates the selected coupons a coupon in response to a command input by the consumer, based upon the virtual coupon data corresponding to said consumer identification data of the consumer using the system; and

a processing redemption module, at a retail location checkout, including a scanner, that determines if a coupon presented by a consumer is valid prior to crediting the consumer with a redemption value associated with the coupon that receives a request by the consumer for redeeming selected virtual coupons corresponding to the consumer identification data,

a reviewing module that analyzes the database in real-time during checkout to determine whether the code identifying the selected product is eligible for virtual coupon discount redemption; if the product is eligible, generating redemption data indicating that the selected virtual coupon has been redeemed; and

an updating module for updating the virtual coupon data presented to the consumer, based on the redemption data.

12. (Newly Added) The system of claim 1, wherein determining if a coupon presented by the consumer is valid comprises accessing the database.

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- 13. (Newly Added) The system of claim 1, wherein determining if a coupon presented by the consumer is valid comprises accessing the database in real-time.
- 14. (Newly Added) The system of claim 1, wherein the redemption means generates redemption data indicating the coupon has been redeemed.
- 15. (Newly Added) The system of claim 14, further comprising updating means for updating the database based on the redemption data.